

RECEIVED
CENTRAL FAX CENTER
OCT 13 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628
SERIAL NO.: 10/044,075 FILED: January 11, 2002
EXAMINER: Clement B. Graham Atty. Docket No. 1002 CIP III
FOR: **SYSTEM AND METHOD FOR EFFECTING A REAL-TIME
PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION**

P.O. Box 1450
Commissioner for Patents
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. Sec. 1.111

Sir:

Please consider the following amendments and remarks in light of the Office Action of
the U.S. Patent and Trademark Office mailed on September 8, 2004:

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

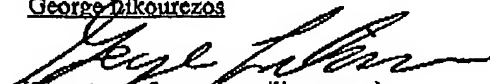
Remarks begin on page 21 of this paper.

FACSIMILE CERTIFICATION

I hereby certify that this correspondence is being sent via facsimile to facsimile number 703-~~872~~
~~9806~~ of the United States Patent and Trademark Office and to the attention of Examiner Clement B. Graham at
Group Art Unit 3628 on the date shown below.

Dated: 10/13/04

George Likourezos


(Signature of person mailing paper)